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Stevens

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(54) **PERSONAL BUSINESS SERVICE SYSTEM AND METHOD**

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(58) **Field of Search:** **705/10, 21, 91, 705/7; 455/900**

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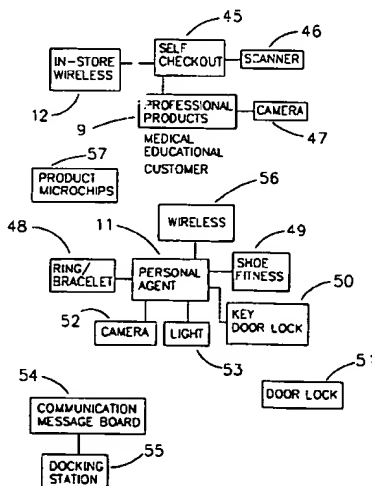
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(57) **ABSTRACT**

A system and method of computerizing companies with customized individual addressable electronic direct marketing, self-service automation, and customer care support. The system contains a private network connecting product companies, manufacturers, stores, educational institutions, travel companies, medical providers, financial institutions, and many others to a specified individual customer. The connection is made to a personal agent device carried or worn by a participating consumer that contains local processing means with an interactive display, security features, optional camera, and wireless communications with the private network. Communications microchips can be placed on products that communicate product information upon interrogation with the personal agent. The invention also includes business professional units in communication with the private network and in-store local wireless communication between personal agents and the business professional unit.

14 Claims, 13 Drawing Sheets



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TITLE: Personal business service system and method

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Brief Summary Text - BSTX (11):

The system provides a private computer network whereby subscriber businesses can communicate directly and continuously with participating customers to provide real-time data concerning products, prices, customer supplied needs, anticipated customer needs, money exchange at point of sale, customer tailored offerings, and many other derived benefits. Because of the network nature of the present invention, subscriber businesses can share synergy where customer purchases or indicated interests can be used to formulate or derive new offerings tailored to a specific customer. This synergy can extend between businesses offering related products but also between businesses offering apparently unrelated products where the present invention identifies relationships in buying and need patterns that may not be apparent without detailed analysis. The synergy can be achieved through the use of one or more master nodes in the private computer network. The master node(s) can be equipped with considerable computer and communications capabilities including databasing, ability to perform complicated mathematical procedures such as statistics, and the ability to interface with numerous other services such as the internet, intra-nets, the telephone system, wireless systems such as satellite cellphone and others, and interaction with any number of remote databases. It could also interface to cable TV systems and private cable and fiber optic systems.

Detailed Description Text - DETX (48):

The communications message board can optionally handle and sort and/or reject e-mail. Incoming e-mail could be stored in virtual folders. The user could instruct the message board to sort incoming e-mail from friends and family members differently than messages relating to personal or business interest. Sorting could be accomplished on source of message or on the subject line. Unrecognized messages or advertisements could be stored in a manner that

could be customized by the user (volume discount or coupons, alphabetized, other prioritized interest). The message board could refuse e-mail based on user defined criteria such as content, keywords, or source of message.